

Net Worth / Total Assets by Quintile*

State Chartered Credit Unions

As of September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile	21.2	17.5	12.8	14.5	12.8	12.0	16.0
Second Quintile	13.3	13.0	9.6	11.3	11.1	11.4	12.1
Third Quintile	9.8	10.9	7.2	9.4	9.2	10.4	10.3
Fourth Quintile		8.7		8.7	8.2	9.5	8.9
Fifth Quintile		6.0		7.8		9.0	7.3
Total	12.4	11.6	9.9	10.6	10.3	11.0	10.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Delinquent Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile	9.2	3.1	2.9	1.8	1.4	1.8	2.9
Second Quintile	0.7	1.1	0.9	1.2	0.9	1.1	1.2
Third Quintile	0.1	0.5	0.1	0.9	0.6	0.9	0.8
Fourth Quintile		0.2		0.5	0.3	0.6	0.4
Fifth Quintile		0.0		0.1		0.2	0.1
Total	2.0	1.1	1.1	1.0	0.8	1.0	1.0

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Net Charge-Offs / Average Loans by Quintile*

State Chartered Credit Unions

Annualized year-to-date through September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile	2.8	1.9	1.2	1.0	0.8	0.8	1.4
Second Quintile	0.4	0.8	0.3	0.7	0.5	0.6	0.7
Third Quintile	-0.2	0.4	0.0	0.5	0.4	0.5	0.5
Fourth Quintile		0.1		0.3	0.3	0.3	0.3
Fifth Quintile		-0.1		0.2		0.2	0.0
Total	0.6	0.6	0.5	0.6	0.5	0.5	0.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Loss Reserves / Delinquent Loans by Quintile*

State Chartered Credit Unions

As of September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile			282.6	1,309.6	548.7	411.4	
Second Quintile	188.0	739.4	174.4	318.8	277.6	274.3	356.9
Third Quintile	59.8	238.5	61.7	198.3	153.1	181.4	194.9
Fourth Quintile		107.2		137.1	114.9	133.9	124.0
Fifth Quintile		43.2		94.2		97.5	65.7
Total	139.7	154.4	135.6	172.5	213.9	157.7	167.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Real Estate Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile	12.2	766.0	593.7	459.2	605.4	501.9	573.9
Second Quintile	0.0	220.9	248.1	347.4	431.6	417.1	358.8
Third Quintile	0.0	149.2	65.3	266.3	264.3	347.4	227.2
Fourth Quintile		87.8		178.5	181.7	271.3	129.3
Fifth Quintile		19.3		89.7		177.8	23.2
Total	5.1	167.6	283.1	269.2	366.3	323.4	320.0

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Real Estate Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile	3.8	77.6	81.4	72.3	78.8	86.5	82.5
Second Quintile	0.0	52.1	59.0	59.5	71.7	77.4	66.6
Third Quintile	0.0	40.8	16.0	54.1	60.1	69.9	51.7
Fourth Quintile		26.1		42.6	39.4	62.1	33.3
Fifth Quintile		6.5		21.0		41.4	6.6
Total	1.8	45.0	54.5	51.9	64.7	69.5	65.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Real Estate Delinquency / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile		4.3	4.2	2.9	1.9	2.2	9.4
Second Quintile		0.4	0.8	1.7	1.0	1.6	1.8
Third Quintile	50.0	0.0	0.0	1.1	0.7	1.1	0.9
Fourth Quintile		0.0		0.4	0.2	0.7	0.1
Fifth Quintile		0.0		0.0		0.1	0.0
Total	3.4	1.3	1.4	1.5	0.9	1.3	1.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

HELOC & Equity Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile	12.2	413.0	132.1	124.9	128.4	147.8	148.6
Second Quintile	0.0	56.8	34.5	82.9	91.6	72.2	75.5
Third Quintile	0.0	28.2	6.4	61.7	52.6	48.3	43.5
Fourth Quintile		11.2		33.0	23.0	37.6	21.5
Fifth Quintile		1.8		16.0		29.8	2.6
Total	5.1	38.6	45.7	64.9	79.7	57.7	61.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

HELOC & Equity Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile		92.3	60.1	48.0	37.5	32.8	79.2
Second Quintile		45.4	17.8	36.3	23.0	23.1	38.5
Third Quintile	100.0	25.2	3.0	24.7	17.6	17.7	23.5
Fourth Quintile		14.0		16.1	9.4	12.2	14.7
Fifth Quintile		3.4		8.2		8.4	5.7
Total	100.0	23.0	16.1	24.1	21.7	17.9	19.2

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

IOPO Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile	0.0	32.9	89.3	83.3	80.9	96.0	101.5
Second Quintile	0.0	0.0	3.0	30.5	35.9	50.9	23.6
Third Quintile	0.0	0.0	0.0	6.8	14.6	23.2	2.4
Fourth Quintile		0.0		0.0	2.8	12.2	0.0
Fifth Quintile		0.0		0.0		0.7	0.0
Total	0.0	5.9	24.5	29.1	45.4	34.0	34.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

IOPO Loans / Real Estate Loans Assets by Quintile*

State Chartered Credit Unions

As of September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile		9.5	20.6	30.5	20.6	21.1	33.6
Second Quintile		0.0	1.1	11.8	9.0	12.7	11.6
Third Quintile	0.0	0.0	0.0	1.8	4.2	7.4	2.9
Fourth Quintile		0.0		0.0	1.4	4.6	0.0
Fifth Quintile		0.0		0.0		0.2	0.0
Total	0.0	3.5	8.6	10.8	12.4	10.5	10.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Real Estate TDRs / Net Worth by Quintile*

State Chartered Credit Unions

As of September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile	0.0	66.5	62.6	46.0	26.1	40.9	57.7
Second Quintile	0.0	19.2	1.5	22.5	15.2	29.2	19.5
Third Quintile	0.0	6.6	0.0	11.4	11.3	11.9	8.3
Fourth Quintile		0.2		3.0	6.7	5.4	1.4
Fifth Quintile		0.0		0.5		2.9	0.0
Total	0.0	15.3	14.7	20.0	14.6	16.0	16.2

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Fixed Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile		98.9	73.1	86.8	82.2	73.7	94.9
Second Quintile		85.5	43.2	68.7	64.0	62.4	76.5
Third Quintile	71.6	54.9	29.8	55.9	50.5	49.8	56.4
Fourth Quintile		21.5		41.7	36.5	34.0	38.4
Fifth Quintile		0.6		22.2		23.1	14.6
Total	45.1	48.0	42.8	55.9	51.3	51.6	51.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Other than Fixed Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile		100.0	70.2	75.0	63.5	74.3	91.6
Second Quintile		82.2	56.8	56.0	49.5	62.9	67.9
Third Quintile	28.4	50.7	26.9	42.5	36.0	46.1	50.0
Fourth Quintile		17.8		29.2	17.8	35.5	30.8
Fifth Quintile		2.1		10.8		22.9	8.9
Total	54.9	52.0	57.2	44.1	48.7	48.4	48.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Member Business Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile	0.0	86.5	177.7	88.2	129.6	126.8	163.5
Second Quintile	0.0	5.8	17.6	46.5	55.3	86.3	51.3
Third Quintile	0.0	0.0	0.0	20.5	22.5	63.9	13.1
Fourth Quintile		0.0		5.5	6.8	36.4	0.5
Fifth Quintile		0.0		0.3		4.4	0.0
Total	0.0	17.7	76.9	46.6	75.3	59.8	60.0

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Indirect Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile	0.2	138.4	80.9	243.2	88.0	124.9	196.0
Second Quintile	0.0	2.0	0.0	114.7	47.9	48.1	43.1
Third Quintile	0.0	0.0	0.0	37.3	20.7	8.7	4.1
Fourth Quintile		0.0		5.2	2.2	5.1	0.0
Fifth Quintile		0.0		0.0		1.2	0.0
Total	0.1	22.2	23.8	82.8	46.2	51.6	54.0

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Asset Growth by Quintile*

State Chartered Credit Unions

Annualized year-to-date through September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile	8.8	8.6	9.0	9.3	7.7	7.3	9.9
Second Quintile	0.3	4.1	3.1	4.8	5.4	4.9	5.2
Third Quintile	-6.3	1.8	-1.3	2.5	3.4	4.3	3.1
Fourth Quintile		0.0		1.0	1.3	3.8	1.1
Fifth Quintile		-6.1		-1.8		1.3	-3.7
Total	1.7	1.4	3.4	5.0	4.6	5.5	5.2

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Return on Average Assets by Quintile*

State Chartered Credit Unions

Annualized year-to-date through September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile	0.7	1.5	1.0	1.3	1.9	1.4	1.6
Second Quintile	0.0	0.4	0.6	0.9	0.9	1.1	0.9
Third Quintile	-1.3	0.2	0.0	0.5	0.8	1.0	0.6
Fourth Quintile		0.0		0.3	0.5	0.8	0.2
Fifth Quintile		-1.5		0.0		0.7	-0.6
Total	0.2	0.1	0.5	0.6	1.1	1.2	1.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Net Interest Margin by Quintile*

State Chartered Credit Unions

Annualized year-to-date through September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile	4.4	4.7	4.2	3.9	3.2	2.9	4.2
Second Quintile	2.8	3.3	2.8	3.3	3.0	2.7	3.2
Third Quintile	1.9	2.8	2.2	2.9	2.7	2.5	2.8
Fourth Quintile		2.4		2.7	2.4	2.4	2.5
Fifth Quintile		1.9		2.2		1.9	1.9
Total	3.4	2.9	3.0	3.0	2.9	2.4	2.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Return on Average Equity by Quintile*

State Chartered Credit Unions

Annualized year-to-date through September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile	5.8	15.9	10.2	12.0	18.3	12.3	15.0
Second Quintile	0.5	3.5	7.1	7.9	10.4	11.5	9.2
Third Quintile	-6.2	1.5	0.4	4.7	7.9	10.8	5.4
Fourth Quintile		0.4		2.9	4.9	8.2	2.3
Fifth Quintile		-36.2		0.2		6.4	-9.9
Total	1.5	0.7	5.6	6.1	10.9	10.7	9.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Cash and Short-Term Investments / Total Assets by Quintile*

State Chartered Credit Unions

As of September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile	50.3	36.4	31.2	28.8	32.5	24.2	35.7
Second Quintile	33.6	27.7	22.0	23.2	19.7	19.9	25.8
Third Quintile	18.6	23.2	10.4	18.6	12.1	16.1	20.1
Fourth Quintile		18.4		14.0	7.8	11.8	14.6
Fifth Quintile		12.2		9.1		8.3	8.7
Total	30.6	24.3	21.5	19.0	17.6	17.9	18.2

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Net Long-Term Assets / Total Assets by Quintile*

State Chartered Credit Unions

As of September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile	28.0	42.8	54.6	47.3	49.5	50.6	52.0
Second Quintile	6.7	33.4	35.4	40.2	41.5	42.6	39.7
Third Quintile	0.8	26.6	17.7	34.9	34.9	39.1	33.2
Fourth Quintile		18.3		25.7	25.8	34.3	23.8
Fifth Quintile		7.8		17.8		29.5	9.7
Total	9.9	26.2	37.4	35.3	38.4	40.9	39.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Loss Reserves / Last 12-Month Net Charge-Offs by Quintile*

State Chartered Credit Unions

As of September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile			3,211.6	470.8	460.0	486.8	
Second Quintile	181.7	475.7	324.6	361.6	324.7	334.6	390.6
Third Quintile	-1,016.6	267.9	-700.8	279.6	220.5	273.3	271.5
Fourth Quintile		151.9		183.5	178.8	211.8	182.0
Fifth Quintile		-914.5		-289.1		171.4	-3,279.7
Total	498.5	284.9	311.0	265.8	278.2	272.2	272.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Net Margin by Quintile*

State Chartered Credit Unions

Annualized year-to-date through September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile	5.5	6.0	5.8	5.5	5.2	4.5	5.8
Second Quintile	3.2	4.1	3.9	4.8	4.2	4.1	4.5
Third Quintile	2.0	3.5	2.5	4.3	3.8	3.7	3.9
Fourth Quintile		3.0		3.9	3.6	3.5	3.5
Fifth Quintile		2.1		3.1		2.8	2.3
Total	4.2	3.6	4.0	4.3	4.3	3.5	3.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Efficiency Ratio by Quintile*

State Chartered Credit Unions

As of September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile	139.3	140.5	97.3	92.7	86.1	80.5	107.3
Second Quintile	98.9	98.3	81.3	88.0	78.3	75.6	90.0
Third Quintile	86.7	90.6	66.4	84.8	76.2	72.0	83.6
Fourth Quintile		85.6		79.4	70.6	68.0	77.2
Fifth Quintile		73.8		66.5		58.5	62.8
Total	93.1	97.2	80.2	82.6	76.7	67.8	72.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Borrowings / Total Shares and Net Worth by Quintile*

State Chartered Credit Unions

As of September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile	0.0	0.0	2.0	0.6	0.5	5.1	2.5
Second Quintile	0.0	0.0	0.0	0.0	0.0	0.5	0.0
Third Quintile	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Fourth Quintile		0.0		0.0	0.0	0.0	0.0
Fifth Quintile		0.0		0.0		0.0	0.0
Total	0.0	0.0	0.6	0.3	0.5	3.5	2.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

Pre-Provision Return on Average Assets by Quintile*

State Chartered Credit Unions

Annualized year-to-date through September 30, 2013

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	12	35	15	43	18	23	146
First Quintile	0.7	1.6	1.4	1.2	1.3	1.3	1.5
Second Quintile	0.1	0.4	0.7	0.8	1.0	1.1	0.9
Third Quintile	-0.9	0.2	0.1	0.6	0.8	0.9	0.6
Fourth Quintile		0.0		0.4	0.5	0.8	0.3
Fifth Quintile		-1.5		0.2		0.6	-0.5
Total	0.3	0.1	0.7	0.7	1.0	1.1	1.0

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into three or four equal sized groups